

# **Exhibit A**

Gloria D. Wiseman  
69 Edgemont Place  
Teaneck, NJ 07666

February 22, 2015

Ms. Angela LeClair-Cardinal  
and Voya Staff Members  
Voya Carrier Review I Voya Insurance Solutions  
2000 21st Ave NW  
Minot, ND 58703

Owner: Gloria D Wiseman  
Policy Number: NY0029960G  
Insured(s): Olga Wiseman


Dear Ms. LeClair-Cardinal and Staff Members:

Thank you for your response on February 19, 2015.

1. I wish to know the Cash Surrender Value of the policy.
2. As per our discussion the prior week, I requested to be sent a copy of the premium to date.
3. Your proposal appears to be contrary to the terms in Mrs. Olga Wiseman's policy.  
As I pointed out in my discussion with you, giving you notice of the wish to exchange her policy, as per Mrs. Olga Wiseman's policy, it is written in the paragraph labelled EXCHANGE: "You may exchange this policy for a new policy. Such exchange may be to any plan of whole life." As I mentioned, my mother has a whole life policy. I am giving you written notice that we wish to exchange this policy, for a similar policy with no age expiration, same premiums or less.

With thanks for your understanding of this matter,

Sincerely, ,

  
Gloria D. Wiseman

IMPORTANT

TO: Ms Angela Le Clair Cardinal  
and VOYA Staff Members

From: Gloria Wiseman

Re: Olga Wiseman

Policy # NY 0029960 G

Pages: Cover +1